



SDkt. 00049

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Group Art Unit: 3624

VASILIOS YIORYIOS PAPAYIORYIOU

Examiner: Jennifer Liversedge

Serial No.: 09/508,088

Filed: March 15, 2000

For: FINANCIAL SERVICES SYSTEM FOR RISKS IN INVESTMENTS

AMENDMENT

Honorable Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 29, 2005, please amend the above-identified application as follows:

Supplementary Figures & Table included for comparative illustration beginning on page 5 of this paper.

Remarks begin on page 2 of this paper.

REMARKS

The Office action of November 29, 2005, has been carefully considered. Claims 14 through 30 have been rejected under 35 USC 102 (b) over the Roberts et al. The applicant submits that the Roberts et al patent does not have the same object as that of the claimed invention, and does not support the same series of steps as the claimed invention. To further clarify and contrast the object of the claimed invention with the Roberts et al. patent please refer to supplementary figures FIG 1 AND FIG 2 & FIG 2a, and table 1 & 2 on pages 5,6,7,8& 9 respectively.

Claims 14 through 30 have been rejected under 35USC 102 (b) over Roberts et al. The claimed invention relates to a method that places the assets income at risk of total loss. The method leverages the income amount (preferred amount) up to the value of the asset, by investing in a non-income bearing leveraged futures contract. In the claimed invention, the assets preservation is not dependant on preserving the assets income. In contrast the Roberts et al. patent relates to a method where the asset preservation is dependant on the preservation of the assets income stream. It would be seen as departing from the